

FAMILIES OF CHIU TA WORKERS

87

month's pay. Borrowing was resorted to by 29 families of <sup>500</sup>426 which, 24 paid and 5 did not pay interest for the loans. The rate of interest was from 15 per cent to 20 per cent.

Pawning of articles is not commonly practiced by these workers as only three families were reported to have sent their clothes to pawnshops. Borrowing from loan societies was made by five families. The amount of savings was generally small <sup>454</sup> and could scarcely help the family tide over hard times. The sale of property was not commonly practised, because first, there <sup>425</sup> was not much property in the possession of these families. and second, the property, if ever there was, as a rule, was owned jointly by brothers or other family members, which could not be disposed of without the consent of all.

Twenty-nine families are found to deposit their surplus with <sup>454</sup> the savings department of the factory. The average amount of deposit for the year was \$17.06 per family. It is further found that the saving of 21 families were below \$20, and none exceeded \$90.